



TELEFAX

REMARKS

Claims 1-3, 7, 10-11 and 14 are currently pending in the present patent application. Reconsideration and allowance of the application is respectfully requested in view of the following remarks.

**Claim rejections – 35 USC §103**

In paragraph 2 of his report, the Examiner rejected claims 1-18 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,892,824 (hereinafter called Beatson) in view of U.S. Patent No. 6,044,165 (hereinafter called Perona). Please note that claims 4-6, 8-9, 12-13 and 15-18 are canceled without prejudice made to Applicants. Also, claims 1, 7, 10-11 and 14 have been amended for better pointing out the essence of the invention.

The invention of claim 1 is a method for authorizing an electronic commerce transaction between a purchaser using a credit card, an on-line merchant and a credit card company. The method receives at the merchant, a purchase request from the purchaser and obtains by the merchant, the purchaser's credit card information. The method further establishes a *multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company*. Next, the method verifies the credit card information and takes an image of the purchaser with a Web camera. This allows to validate the purchaser's image by the credit card company. The method further utilizes a whiteboard application to obtain the purchaser's signature and validates the purchaser's signature by the credit card company. Afterwards, the method approves the transaction upon positively verifying the credit card information and validates the purchaser's image and signature.

Beatson relates to a method for using a device that comprises a detector, in housing defining writing surface. The method detects position coordinates of a writing stylus while signing a signature. The device also comprises a processor that performs automatic signature verification, based on detected position coordinates and signature template stored in an memory card (IC card) containing a digital representation of a customer's signature. The processor collects signature signing data, for specific time, when stylus is

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## TELEFAX

not in contact with writing surface. The IC card may be issued to the customer by a retailer or a financial institution, for example, when the customer opens a charge or other financial account. Afterwards, the device can electronically compare a signature information provided by the IC card with the signature information the signature device electronically captures the customer's signature. As a result, a store clerk does not need to retain a paper copy of a customer's signature and the electronic signature replaces a signed paper receipt.

However Beatson does not describe a method and system that establishes a *multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company*. Beatson merely describe that a store clerk interacts with a customer (Col 8, lines 47-52) for obtaining with a device an electronic customer's signature and further compare this electronic signature with a signature that is stored on an IC card. Furthermore, Beatson does not disclose a method and system for verifying a purchaser's credit card information and for taking an image of the purchaser with a Web camera. Therefore, Beatson does not disclose a method for validating an image of a purchaser.

Perona relates to a teaches a method and system of recognizing writing using any writing implement, such as a pen, on any writing surface, such as a normal piece of paper. The position of the writing implement is preferably tracked by a camera and an associated processing equipment. The camera monitors the writing implement relative the writing surface. The writing surface can be piece of paper or a writable board. Perona further recognizes handwriting based on a tracking signal and which displays recognized information.

However Perona does not disclose a method and system that include a purchaser using a credit card, an on-line merchant, and a credit card company. For that reason, Perona cannot possibly teach a *multi-party Session Initiation Protocol (SIP) session between the purchaser, the on-line merchant, and the credit card company*. Furthermore, Perona does not disclose a method that uses a *Web camera* for taking an image of a purchaser that is utilized to validate the purchaser. The camera described in Perona merely monitors the

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handwriting of a user. Perona merely relates to a method and system for recognizing writing on a writing surface.

Briefly, since Beatson and Perona does not disclose whole or parts of the claimed invention, the combination of Beatson and Perona cannot render obvious claim 1. Claim 11 is a system claim for executing the method of claim 1, which comprises similar limitations as described in claim 1 and is therefore believed patentable for the same reasons provided insupport of claim 1. Claims 2-3, 7, 10 and 14 depend directly or ultimately from claims 1 and 11 while adding further limitations are believed patentable for the same reasons provided in support to claims 1 and 11. For these reasons, Applicants kindly request withdrawal of the rejection.

In view of the abovementioned remarks, Applicants respectfully request favourable action for all pending claims.

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**ERICSSON** **TELEFAX**CONCLUSION

In view of the foregoing, Applicants submit that the present patent application is now in condition for favourable action. Should the Examiner wish to further discuss the present response or patent application, the undersigned can be reached at (514) 345-7891.

Respectfully submitted,

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